Change claims to read:

1. (amended) A computer-implemented risk method, comprising:

using data from a variety of systems to quantify risks associated with intangible elements of value for an organization.

2. (amended) The method of claim 1 where data is obtained from the group consisting of advanced financial systems, basic financial systems, web site management systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, intellectual property management systems, process management systems, vendor management systems, operation management systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), scheduling systems, quality control systems and purchasing systems.

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3. (amended) The method of claim 1 wherein at least a portion of the data is from the Internet or external databases.

4. (amended) The method of claim 1 wherein the organization comprises a single enterprise, a multi-enterprise organization or a value chain.

5. (amended) The method of claim 4 wherein an enterprise comprises a single product, a group of products, a division or a company.

6. (amended) The method of claim 1 where the intangible elements of value are from the group consisting of relationships, brands, channels, customers, employees, intellectual property, partners, processes and vendors.

7. (amended) The method of claim 1 where the risks are from the group consisting of generic risk and contingent liabilities.

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8. (amended) The method of claim 7 where generic risks are from the group consisting of fire, earthquakes, floods and weather.

9. (amended) The method of claim 1 wherein the risks are quantified under a normal scenario or an extreme scenario.

10. (amended) The method of claim 1 wherein one or more intangible elements of value are divided in to sub-elements of value for more detailed analysis.

11. (amended) The method of claim 1 wherein the data is divided in to two or more time regimes for more detailed analysis.

12. (amended) The method of claim 1 wherein the risk is quantified for a specified time period.

13. (amended) The method of claim 1 that further comprises ranking the value impact of one or more risk transfer products.

14. (amended) The method of claim 13 where the risk transfer products are insurance or derivatives.

15. (amended) The method of claim 1 that further comprises determining the optimal mix of risk transfer products purchases.

16. (amended) The method of claim 15 where the optimal risk transfer product mix is determined using a multi-criteria optimization for a combined normal and extreme scenario.

17. (amended) The method of claim 15 where the optimal risk transfer product mix is determined using a linear program for the normal or extreme scenario.

18. (amended) The method of claim 1 that wherein the quantified risk identifies the impact on the organization components of value or the value of the organization.

19. (amended) The method of claim 1 wherein using data from a variety of systems further comprises mapping the data to a common schema.

20. (amended) The method of claim 19 where the common schema includes elements from the group consisting of metadata, a metadata standard, a data dictionary and a data structure.

21. (amended) The method of claim 20 where the data dictionary defines standard data attributes from the group consisting of account numbers, components of value, currencies, elements of value, units of measure and time periods.

22. (amended) The method of claim 1 wherein the data is transaction data, descriptive data, geospatial data, text data or internet linkage data.

23. (amended) A computer readable medium having sequences of instructions stored therein, which when executed cause the processors in a plurality of computers connected via a network to perform the risk method of claim 1.

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24. (amended) A computer readable medium having sequences of instructions stored therein, which when executed cause the processor in a computer to perform a risk method, comprising:

using data from a variety of systems to quantify risks associated with intangible elements of value for an organization; and

displaying the quantified risks.

25. (amended) The computer readable medium of claim 24 where data is obtained from the group consisting of advanced financial systems, basic financial systems, web site management systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, intellectual property management systems, process management systems, vendor management systems, operation management systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), scheduling systems, quality control systems and purchasing systems.

26. (amended) The computer readable medium of claim 24 wherein at least a portion of the data is from the Internet or external databases.

27. (amended) The computer readable medium of claim 24 wherein the organization comprises a single enterprise, a multi-enterprise organization or a value chain.

28. (amended) The computer readable medium of claim 27 wherein an enterprise comprises a single product, a group of products, a division or a company.

29. (amended) The computer readable medium of claim 24 where the intangible elements of value are from the group consisting of relationships, brands, channels, customers, employees, intellectual property, partners, processes and vendors.

30. (amended) The computer readable medium of claim 24 where the risks are from the group consisting of generic risk and contingent liabilities.

31. (amended) The computer readable medium of claim 30 where generic risks are from the group consisting of fire, earthquakes, floods and weather.

32. (amended) The computer readable medium of claim 24 wherein the risks are quantified under a normal scenario or an extreme scenario.

33. (amended) The computer readable medium of claim 24 wherein one or more intangible elements of value are divided in to sub-elements of value for more detailed analysis.

34. (amended) The computer readable medium of claim 24 wherein the risk is quantified for a specified time period.

35. (amended) The computer readable medium of claim 24 that further comprises ranking the value impact of one or more risk transfer products.

36. (amended) The computer readable medium of claim 35 where the risk transfer products are insurance or derivatives.

37. (amended) The computer readable medium of claim 24 that further comprises determining the optimal mix of risk transfer products purchases.

38. (amended) The computer readable medium of claim 37 where the optimal risk transfer product mix is determined using a multi-criteria optimization for a combined normal and extreme scenario.

39. (amended) The computer readable medium of claim 37 where the optimal risk transfer product mix is determined using a linear program for the normal or extreme scenario.

40. (amended) The computer readable medium of claim 24 that wherein the quantified risk identifies the impact on the organization components of value or the value of the organization.

41. (amended) The computer readable medium of claim 24 wherein using data from a variety of systems further comprises mapping the data to a common schema.

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42. (amended) The computer readable medium of claim 41 where the common schema includes elements from the group consisting of metadata, a metadata standard, a data dictionary and a data structure.

43. (amended) The computer readable medium of claim 42 where the data dictionary defines standard data attributes from the group consisting of account numbers, components of value, currencies, elements of value, units of measure and time periods.

44. (amended) The computer readable medium of claim 24 wherein the data is transaction data, descriptive data, geospatial data, text data or internet linkage data.

45. (amended) The computer readable medium of claim 24 wherein the quantified risks are displayed using a paper document or an electronic display.

46. (amended) A risk system, comprising:

networked computers each with a processor having circuitry to execute instructions;

a storage device available to each processor with sequences of instructions stored therein, which when executed cause the processors to:

use data from a variety of systems to quantify risks associated with intangible elements of value for an organization, and

display the quantified risks.

47. (amended) A computer-implemented risk method, comprising:
using data from a variety of systems to quantify risks associated with market value factors and intangible elements of value for an organization.

48. (amended) The method of claim 47 where data is obtained from the group consisting of advanced financial systems, basic financial systems, web site management systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, intellectual property management systems, process management systems, vendor management systems, operation management systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), scheduling systems, quality control systems and purchasing systems.

49. (amended) The method of claim 47 wherein at least a portion of the data is from the Internet or external databases.

50. (amended) The method of claim 47 wherein the organization comprises a single enterprise, a multi-enterprise organization or a value chain.

51. (amended) The method of claim 50 wherein an enterprise comprises a single product, a group of products, a division or a company.

52. (amended) The method of claim 47 where the intangible elements of value are from the group consisting of relationships, brands, channels, customers, employees, intellectual property, partners, processes and vendors.

53. (amended) The method of claim 47 where the risks are from the group consisting of generic risk and contingent liabilities.

54. (amended) The method of claim 53 where generic risks are from the group consisting of fire, earthquakes, floods and weather.

55. (amended) The method of claim 47 wherein the risks are quantified under a normal scenario or an extreme scenario.

56. (amended) The method of claim 47 wherein one or more intangible elements of value are divided in to sub-elements of value for more detailed analysis.

57. (amended) The method of claim 47 wherein the data is divided in to two or more time regimes for more detailed analysis.

58. (amended) The method of claim 47 wherein the risk is quantified for a specified time period.

59. (amended) The method of claim 47 that further comprises ranking the value impact of one or more risk transfer products.

60. (amended) The method of claim 59 where the risk transfer products are insurance or derivatives.

61. (amended) The method of claim 47 that further comprises determining the optimal mix of risk transfer products purchases.

62. (amended) The method of claim 61 where the optimal risk transfer product mix is determined using a multi-criteria optimization for a combined normal and extreme scenario.

63. (amended) The method of claim 61 where the optimal risk transfer product mix is determined using a linear program for the normal or extreme scenario.

64. (amended) The method of claim 47 that wherein the quantified risk identifies the impact on the organization components of value or the value of the organization.

65. (amended) The method of claim 47 where the market value factors are from the group consisting: commodity prices, inflation rate, gross domestic product, volatility,

interest rates, insider trading, consumer confidence, performance against expectations and the unemployment rate.

66. (amended) The method of claim 47 wherein using data from a variety of systems further comprises mapping the data to a common schema.

67. (amended) The method of claim 66 where the common schema includes elements from the group consisting of metadata, a metadata standard, a data dictionary and a data structure.

68. (amended) The method of claim 67 where the data dictionary defines standard data attributes from the group consisting of account numbers, components of value, currencies, elements of value, units of measure and time periods.

69. (amended) The method of claim 47 wherein the data is transaction data, descriptive data, geospatial data, text data or internet linkage data.

70. (amended) A computer readable medium having sequences of instructions stored therein, which when executed cause the processors in a plurality of computers connected via a network to perform the risk method of claim 47.

71. (amended) A computer readable medium having sequences of instructions stored therein, which when executed cause the processor in a computer to perform a risk method, comprising:

using data from a variety of systems to quantify risks associated with market value factors and intangible elements of value for an organization; and

displaying the quantified risks using a paper document or electronic display.

72. (amended) The computer readable medium of claim 71 where data is obtained from the group consisting of advanced financial systems, basic financial systems, web site management systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, intellectual property management systems, process management systems, vendor management systems, operation management systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital

asset systems, inventory systems, invoicing systems, payroll systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), scheduling systems, quality control systems and purchasing systems.

73. (amended) The computer readable medium of claim 71 wherein at least a portion of the data is from the Internet or external databases.

74. (amended) The computer readable medium of claim 71 wherein the organization comprises a single enterprise, a multi-enterprise organization or a value chain.

75. (amended) The computer readable medium of claim 74 wherein an enterprise comprises a single product, a group of products, a division or a company.

76. (amended) The computer readable medium of claim 71 where the intangible elements of value are from the group consisting of relationships, brands, channels, customers, employees, intellectual property, partners, processes and vendors.

77. (amended) The computer readable medium of claim 71 where the risks are from the group consisting of generic risk and contingent liabilities.

78. (amended) The computer readable medium of claim 77 where generic risks are from the group consisting of fire, earthquakes, floods and weather.

79. (amended) The computer readable medium of claim 71 wherein the risks are quantified under a normal scenario or an extreme scenario.

80. (amended) The computer readable medium of claim 71 wherein the risk is quantified for a specified time period.

81. (amended) The computer readable medium of claim 71 that further comprises ranking the value impact of one or more risk transfer products.

82. (amended) The computer readable medium of claim 81 where the risk transfer products are insurance or derivatives.

83. (amended) The computer readable medium of claim 71 that further comprises determining the optimal mix of risk transfer products purchases.

84. (amended) The computer readable medium of claim 83 where the optimal risk transfer product mix is determined using a multi-criteria optimization for the combined normal and extreme scenario.

85. (amended) The computer readable medium of claim 83 where the optimal risk transfer product mix is determined using a linear program for the normal or extreme scenario.

86. (amended) The computer readable medium of claim 71 that wherein the quantified risk identifies the impact on the organization components of value or the value of the organization.

87. (amended) The computer readable medium of claim 71 where the market value factors are from the group consisting: commodity prices, inflation rate, gross domestic product, volatility, interest rates, insider trading, consumer confidence, performance against expectations and the unemployment rate.

88. (amended) The computer readable medium of claim 71 wherein using data from a variety of systems further comprises mapping the data to a common schema.

89. (amended) The computer readable medium of claim 88 where the common schema includes elements from the group consisting of metadata, a metadata standard, a data dictionary and a data structure.

90. (amended) The computer readable medium of claim 88 where the data dictionary defines standard data attributes from the group consisting of account numbers, components of value, currencies, elements of value, units of measure and time periods.

91. (amended) The computer readable medium of claim 71 wherein the data is transaction data, descriptive data, geospatial data, text data or internet linkage data.

Marked up version of current claims:

1. (amended) A computer-implemented risk method ~~for quantifying enterprise risk associated with intangible elements of value over a specified time period~~, comprising:

~~organizing business data by component of value, real option, market value factor and element of value where at least one element of value is intangible;~~

~~identifying causal value drivers by element of value and market value factors from the data; and~~

~~simulating the evolution of causal value drivers and market value factors under a variety of scenarios over a specified time period as required to quantify the risk for that time period by element of value.~~

using data from a variety of systems to quantify risks associated with intangible elements of value for an organization.

2. ~~(amended) The method of claim 1 wherein predictive models are used to identify the causal market value factors.~~(amended) The method of claim 1 where data is obtained from the group consisting of advanced financial systems, basic financial systems, web site management systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, intellectual property management systems, process management systems, vendor management systems, operation management systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), scheduling systems, quality control systems and purchasing systems.

3. (amended) The method of claim 1 wherein ~~predictive models are used to identify~~at least a portion of the ~~causal value drivers~~data is from the Internet or external databases.

4. (amended) The method of claim 1 wherein ~~item performance indicators are causal~~the organization comprises a single enterprise, a multi-enterprise organization or a value ~~drivers~~chain.

5. (amended) The method of claim ~~14~~ 4 wherein ~~item variables are causal value drivers~~an enterprise comprises a single product, a group of products, a division or a company.

6. ~~(new) The method of claim 1 wherein composite variables are causal value drivers.~~(amended) The method of claim 1 where the intangible elements of value are from the group consisting of relationships, brands, channels, customers, employees, intellectual property, partners, processes and vendors.

7. ~~(new) The method of claim 1 wherein interest rate measures are market value factors.~~(amended) The method of claim 1 where the risks are from the group consisting of generic risk and contingent liabilities.

8. ~~(new) The method of claim 1 wherein volatility measures are market value factors.~~(amended) The method of claim 7 where generic risks are from the group consisting of fire, earthquakes, floods and weather.

9. (~~new~~amended) The method of claim 1 wherein ~~at least one scenario is~~the risks are quantified under a normal scenario or an extreme scenario.

10. (~~new~~amended) The method of claim 1 wherein ~~at least~~ one ~~scenario is an extreme scenario~~or more intangible elements of value are divided in to sub-elements of value for more detailed analysis.

11. (~~new~~amended) The method of claim 1 wherein one~~the data is divided in to two~~ or more ~~elements of value are divided in to sub-elements of value~~time regimes for more detailed analysis.

12. (~~new~~amended) The method of claim 1 wherein the ~~business data~~risk is ~~divided in to two or more time regimes~~quantified for ~~more detailed analysis~~a specified time period.

13. (~~new~~amended) The method of claim 1 ~~wherein~~that further comprises ranking the ~~intangible element of~~ value ~~is a relationship~~impact of one or more risk transfer products.

14. ~~(new) The method of claim 1 wherein the intangible element of value is a brand.~~(amended) The method of claim 13 where the risk transfer products are insurance or derivatives.

15. (~~new~~amended) The method of claim 1 ~~wherein~~that further comprises determining the ~~quantified~~optimal mix of risk ~~includes generic risk~~transfer products purchases.

16. ~~(new) The method of claim 1 wherein the quantified risk includes generic risk, contingent liabilities and the risk associated with variability in economic factors.~~(amended) The method of claim 15 where the optimal risk transfer product mix is determined using a multi-criteria optimization for a combined normal and extreme scenario.

17. ~~(new) The method of claim 1 wherein the quantified risk includes the risk associated with variability in economic factors.~~(amended) The method of claim 15 where the optimal risk transfer product mix is determined using a linear program for the normal or extreme scenario.

18. (~~new~~amended) The method of claim 1 that wherein the quantified risk ~~includes contingent liabilities~~identifies the impact on the organization components of value or the value of the organization.

19. ~~(new) A computer readable medium having computer executable instructions thereon for causing a computer to perform the method of claim 1.~~(amended) The method of claim 1 wherein using data from a variety of systems further comprises mapping the data to a common schema.

20. ~~(new) A system for quantifying enterprise risk associated with intangible elements of value over a specified time period, comprising:~~(amended) The method of claim 19 where the common schema includes elements from the group consisting of metadata, a metadata standard, a data dictionary and a data structure.

~~means for organizing business data by component of value, real option, market value factor and element of value where at least one element of value is intangible;~~

~~means for identifying causal value drivers by element of value and market value factors from the data; and~~

~~means for simulating the evolution of causal value drivers and market value factors under a variety of scenarios over a specified time period as required to quantify the risk for that time period by element of value.~~

21. ~~(new) The system of claim 20 wherein predictive models are used to identify the causal market value factors.~~(amended) The method of claim 20 where the data dictionary defines standard data attributes from the group consisting of account numbers, components of value, currencies, elements of value, units of measure and time periods.

22. ~~(new) The system of claim 20 wherein item performance indicators are causal value drivers.~~(amended) The method of claim 1 wherein the data is transaction data, descriptive data, geospatial data, text data or internet linkage data.

23. ~~(new) The system of claim 20 wherein item variables are causal value drivers.~~(amended) A computer readable medium having sequences of instructions stored therein, which when executed cause the processors in a plurality of computers connected via a network to perform the risk method of claim 1.

24. ~~(new) The system of claim 20 wherein composite variables are causal value drivers.~~(amended) A computer readable medium having sequences of instructions stored therein, which when executed cause the processor in a computer to perform a risk method, comprising:

using data from a variety of systems to quantify risks associated with intangible elements of value for an organization; and

displaying the quantified risks.

25. ~~(new) The system of claim 20 wherein interest rate measures are market value factors.~~(amended) The computer readable medium of claim 24 where data is obtained from the group consisting of advanced financial systems, basic financial systems, web site management systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, intellectual property management systems, process management systems, vendor management systems, operation management systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), scheduling systems, quality control systems and purchasing systems.

26. ~~(new) The system of claim 20 wherein volatility measures are market value factors.~~(amended) The computer readable medium of claim 24 wherein at least a portion of the data is from the Internet or external databases.

27. ~~(new) The system of claim 20 wherein at least one scenario is a normal scenario.~~(amended) The computer readable medium of claim 24 wherein the organization comprises a single enterprise, a multi-enterprise organization or a value chain.

28. ~~(new) The system of claim 20 wherein at least one scenario is an extreme scenario.~~(amended) The computer readable medium of claim 27 wherein an enterprise comprises a single product, a group of products, a division or a company.

29. ~~(new) The system of claim 20 wherein one or more elements of value are divided in to sub-elements of value for more detailed analysis.~~(amended) The computer readable medium of claim 24 where the intangible elements of value are from the group consisting of relationships, brands, channels, customers, employees, intellectual property, partners, processes and vendors.

30. ~~(new) The system of claim 20 wherein the business data is divided in to two or more time regimes for more detailed analysis.~~(amended) The computer readable medium of claim 24 where the risks are from the group consisting of generic risk and contingent liabilities.

31. ~~(new) The system of claim 20 wherein the intangible element of value is a relationship.~~(amended) The computer readable medium of claim 30 where generic risks are from the group consisting of fire, earthquakes, floods and weather.

32. (~~new~~amended) The ~~system~~computer readable medium of claim ~~20~~24 wherein the ~~intangible element of value is~~risks are quantified under a ~~brand~~normal scenario or an extreme scenario.

33. ~~(new) The system of claim 20 wherein the quantified risk includes generic risk.~~(amended) The computer readable medium of claim 24 wherein one or more

intangible elements of value are divided in to sub-elements of value for more detailed analysis.

34. ~~(new) The system of claim 20 wherein the quantified risk includes generic risk, contingent liabilities and the risk associated with variability in economic factors.~~(amended) The computer readable medium of claim 24 wherein the risk is quantified for a specified time period.

35. ~~(new) The system of claim 20 wherein the quantified risk includes the risk associated with variability in economic factors.~~(amended) The computer readable medium of claim 24 that further comprises ranking the value impact of one or more risk transfer products.

36. ~~(new) The system of claim 20 wherein the quantified risk includes contingent liabilities.~~(amended) The computer readable medium of claim 35 where the risk transfer products are insurance or derivatives.

37. ~~(new) A data classification scheme for organizing data relating to the value of a business, the classification scheme comprising:~~(amended) The computer readable medium of claim 24 that further comprises determining the optimal mix of risk transfer products purchases.
~~three components of value, one or more real options, market sentiment, one or more market value factors and two or more elements of value where at least one element of value is intangible.~~

38. ~~(new) The data classification scheme of claim 37 wherein the intangible element of value is a relationship.~~(amended) The computer readable medium of claim 37 where the optimal risk transfer product mix is determined using a multi-criteria optimization for a combined normal and extreme scenario.

39. ~~(new) The data classification scheme of claim 37 wherein the intangible element of value is a brand.~~(amended) The computer readable medium of claim 37 where the optimal risk transfer product mix is determined using a linear program for the normal or extreme scenario.

40. ~~(new) The data classification scheme of claim 37 wherein contingent liabilities are classified as real options.~~(amended) The computer readable medium of claim 24 that wherein the quantified risk identifies the impact on the organization components of value or the value of the organization.

41. ~~(new) A financial valuation method, comprising:~~

~~capturing~~(amended) The computer readable medium of claim 24 wherein using data ~~concerning the operation of~~ from a ~~business;~~

~~dividing at least a portion~~variety of systems further comprises mapping the data ~~into three components of value, one or more real options, one or more market value factors and two or more elements of value where at least one element of value is intangible, and~~

~~modeling the business as a function of the different real options, market value factors, components and elements of value~~ to ~~provide a value for the elements of value, the market value factors and the real options~~a common schema.

42. ~~(new) A computer readable medium having computer executable instructions thereon for causing a computer to perform the method of claim 41.~~(amended) The computer readable medium of claim 41 where the common schema includes elements from the group consisting of metadata, a metadata standard, a data dictionary and a data structure.

43. ~~(new) The method of claim 41 wherein the intangible element of value is a relationship.~~(amended) The computer readable medium of claim 42 where the data dictionary defines standard data attributes from the group consisting of account numbers, components of value, currencies, elements of value, units of measure and time periods.

44. (~~new~~amended) The ~~method~~computer readable medium of claim ~~41~~24 wherein the ~~intangible element of value~~data is ~~a brand~~transaction data, descriptive data, geospatial data, text data or internet linkage data.

45. ~~(new) The method of claim 41 wherein the real options include contingent liabilities.~~(amended) The computer readable medium of claim 24 wherein the quantified risks are displayed using a paper document or an electronic display.

46. (~~new~~amended) A ~~financial valuation~~risk system, comprising:

~~means for capturing data concerning the operation of a business;~~

~~means for dividing at least a portion of the data into three components of value, one or more real options, one or more market value factors and two or more elements of value where at least one element of value is intangible, and~~

~~means for modeling the business as a function of the different real options, market value factors, components and elements of value to provide a value for the elements of value, the market value factors, the components of value and the real options.~~

networked computers each with a processor having circuitry to execute instructions;

a storage device available to each processor with sequences of instructions stored therein, which when executed cause the processors to:

use data from a variety of systems to quantify risks associated with intangible elements of value for an organization, and

display the quantified risks.

47. ~~(new) The system of claim 46 wherein the intangible element of value is a relationship.~~(amended) A computer-implemented risk method, comprising:

using data from a variety of systems to quantify risks associated with market value factors and intangible elements of value for an organization.

48. (~~new~~amended) The ~~system~~method of claim ~~46 wherein~~47 where data is obtained from the ~~intangible element~~group consisting of ~~value is a~~advanced financial systems, basic financial systems, web site management systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, intellectual property management systems, process management systems, vendor management systems, operation management systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), scheduling systems, quality control systems and purchasing systems.

49. ~~(new) The system of claim 46 wherein the real options include contingent liabilities.~~(amended) The method of claim 47 wherein at least a portion of the data is from the Internet or external databases.

50. ~~(new) A method for using transaction data to value elements of value, comprising:~~(amended) The method of claim 47 wherein the organization comprises a single enterprise, a multi-enterprise organization or a value chain.

~~organizing business transaction data into three components of value, one or more real options, one or more market value factors and two or more elements of value where at least one element of value is intangible;~~

~~transforming transaction data to summarize element performance; and~~

~~modeling the business as a function of the transformed transaction data, real options and components of value to provide a value for the elements of value.~~

51. (~~new~~amended) The method of claim 50 wherein ~~the intangible element of value is~~an enterprise comprises a ~~brand~~single product, a group of products, a division or a company.

52. (~~new~~amended) The method of claim ~~50 wherein~~47 where the intangible ~~element~~elements of value ~~is a relationship~~are from the group consisting of relationships, brands, channels, customers, employees, intellectual property, partners, processes and vendors.

53. ~~(new) A computer readable medium having computer executable instructions thereon for causing a computer to perform the method of claim 50.~~(amended) The method of claim 47 where the risks are from the group consisting of generic risk and contingent liabilities.

54. ~~(new) The method of claim 50 wherein modeling the business as a function of the transformed data, real options and components of value further comprises the use of predictive models.~~(amended) The method of claim 53 where generic risks are from the group consisting of fire, earthquakes, floods and weather.

55. (~~new~~amended) The method of claim ~~50~~47 wherein ~~all elements of value~~the risks are ~~evaluated at the same time~~quantified under a normal scenario or an extreme scenario.

56. ~~(new) A system for using transaction data to value elements of value, comprising:~~(amended) The method of claim 47 wherein one or more intangible elements of value are divided in to sub-elements of value for more detailed analysis.

~~means for organizing business transaction data into three components of value, one or more real options, one or more market value factors and two or more elements of value where at least one element of value is intangible;~~

~~means for transforming transaction data to summarize element performance; and~~

~~modeling the business as a function of the transformed transaction data, real options and components of value to provide a value for the elements of value.~~

57. (~~new~~amended) The ~~system~~method of claim ~~56~~47 wherein the ~~intangible element of value~~data is ~~a brand~~divided in to two or more time regimes for more detailed analysis.

58. (~~new~~amended) The ~~system~~method of claim ~~56~~47 wherein the ~~intangible element of value~~risk is quantified for a ~~relationship~~specified time period.

59. ~~(new) The system of claim 56 wherein all elements of value are evaluated at the same time.~~(amended) The method of claim 47 that further comprises ranking the value impact of one or more risk transfer products.

60. ~~(new) The system of claim 56 wherein modeling the business as a function of the transformed data, real options and components of value further comprises the use of predictive models.~~(amended) The method of claim 59 where the risk transfer products are insurance or derivatives.

61. ~~(new) A business analysis~~(amended) The method~~, comprising:~~

~~capturing data concerning a business;~~

~~dividing at least a portion~~ of claim 47 that further comprises determining the ~~data into three components~~optimal mix of ~~value, one or more real options, one or market value factors and two or more elements of value where at least one element of value is intangible, and~~

~~calculating the value contribution percentage for each element of value, with each contribution percentage estimating a proportionate effect of each element of value on~~

~~the value of the current operation, real options and market sentiment of the business~~risk transfer products purchases.

62. ~~(new) A computer readable medium having computer executable instructions thereon for causing a computer to perform the method of claim 61.~~(amended) The method of claim 61 where the optimal risk transfer product mix is determined using a multi-criteria optimization for a combined normal and extreme scenario.

63. ~~(new) The business analysis method of claim 61 wherein the intangible element of value is a brand.~~(amended) The method of claim 61 where the optimal risk transfer product mix is determined using a linear program for the normal or extreme scenario.

64. (~~new~~amended) The ~~business analysis~~ method of claim ~~61~~47 that wherein the ~~intangible element~~quantified risk identifies the impact on the organization components of value ~~is a relationship~~or the value of the organization.

65. ~~(new) The business analysis method of claim 61 wherein the sum of the current operation, real option and market sentiment values equals market value.~~(amended) The method of claim 47 where the market value factors are from the group consisting: commodity prices, inflation rate, gross domestic product, volatility, interest rates, insider trading, consumer confidence, performance against expectations and the unemployment rate.

66. ~~(new) A business analysis system, comprising:~~

~~capturing~~(amended) The method of claim 47 wherein using data ~~concerning~~from a ~~business;~~

~~dividing at least a portion of the data into three components~~variety of ~~value, one or more real options, one or more market value factors and two or more elements of value where at least one element of value is intangible, and~~

~~calculating the value contribution percentage for each element of value, with each contribution percentage estimating a proportionate effect of each element of value on the value of the current operation, real options and market sentiment of the business~~systems further comprises mapping the data to a common schema.

67. ~~(new) A computer readable medium having computer executable instructions thereon for causing a computer to perform the system of claim 66.~~(amended) The method of claim 66 where the common schema includes elements from the group consisting of metadata, a metadata standard, a data dictionary and a data structure.

68. ~~(new) The business analysis system of claim 66 wherein the intangible element of value is a brand.~~(amended) The method of claim 67 where the data dictionary defines standard data attributes from the group consisting of account numbers, components of value, currencies, elements of value, units of measure and time periods.

69. ~~(new) The business analysis system of claim 66 wherein the intangible element of value is a relationship.~~(amended) The method of claim 47 wherein the data is transaction data, descriptive data, geospatial data, text data or internet linkage data.

70. ~~(new) The business analysis system of claim 66 wherein the sum of the current operation, real option and market sentiment values equals market value.~~(amended) A computer readable medium having sequences of instructions stored therein, which when executed cause the processors in a plurality of computers connected via a network to perform the risk method of claim 47.

71. (~~new~~amended) A ~~financial measurement and reporting~~computer readable medium having sequences of instructions stored therein, which when executed cause the processor in a computer to perform a risk method, comprising:

~~collecting and classifying the business data by component of value, two or more elements of value, one or more market value factors and one or more real options;~~

~~determining a contribution of each element of value and market value factor to the current operation, real options and market sentiment of the business; and~~

~~displaying the business value and the value of each of the elements of value and market value factors.~~

using data from a variety of systems to quantify risks associated with market value factors and intangible elements of value for an organization; and

displaying the quantified risks using a paper document or electronic display.

72. ~~(new) A computer readable medium having computer executable instructions thereon for causing a computer to perform the method of claim 71.~~(amended) The

computer readable medium of claim 71 where data is obtained from the group consisting of advanced financial systems, basic financial systems, web site management systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, intellectual property management systems, process management systems, vendor management systems, operation management systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), scheduling systems, quality control systems and purchasing systems.

73. ~~(new) The financial measurement and reporting method of claim 71 wherein the elements of value include brands.~~(amended) The computer readable medium of claim 71 wherein at least a portion of the data is from the Internet or external databases.

74. ~~(new) The financial measurement and reporting method of claim 71 wherein the elements of value include relationships.~~(amended) The computer readable medium of claim 71 wherein the organization comprises a single enterprise, a multi-enterprise organization or a value chain.

75. ~~(new) The method of claim 71 wherein the means for displaying the values comprises a paper document or an electronic display.~~ (amended) The computer readable medium of claim 74 wherein an enterprise comprises a single product, a group of products, a division or a company.

76. ~~(new) A computer readable medium having computer executable instructions thereon for causing a computer to perform the method of claim 71.~~(amended) The computer readable medium of claim 71 where the intangible elements of value are from the group consisting of relationships, brands, channels, customers, employees, intellectual property, partners, processes and vendors.

77. ~~(new) The method of claim 71 wherein determining the contribution of each element of value and market value factor further comprises the use of predictive models to determine the contribution.~~ (amended) The computer readable medium of claim 71 where the risks are from the group consisting of generic risk and contingent liabilities.

78. ~~(new) The method of claim 71 wherein determining the contribution of each element of value and market value factor further comprises the use of the best fit predictive model from a tournament of predictive models to determine the contribution.~~ (amended) The computer readable medium of claim 77 where generic risks are from the group consisting of fire, earthquakes, floods and weather.

79. ~~(new) A financial measurement and reporting system, comprising:~~(amended) The computer readable medium of claim 71 wherein the risks are quantified under a normal scenario or an extreme scenario.

~~means for collecting and classifying the business data by component of value, two or more elements of value, one or more market value factors and one or more real options;~~

~~means for determining a contribution of each element of value and market value factor to the current operation, real options and market sentiment of the business; and~~

~~means for displaying the business value and the value of each of the elements of value and market value factors.~~

80. ~~(new) The financial measurement and reporting system of claim 79 wherein the elements of value include brands.~~(amended) The computer readable medium of claim 71 wherein the risk is quantified for a specified time period.

81. ~~(new) The financial measurement and reporting system of claim 79 wherein the elements of value include relationships.~~(amended) The computer readable medium of claim 71 that further comprises ranking the value impact of one or more risk transfer products.

82. ~~(new) The system of claim 79 wherein the means for displaying the values comprises a paper document or an electronic display.~~ (amended) The computer readable medium of claim 81 where the risk transfer products are insurance or derivatives.

83. ~~(new) A computer readable medium having computer executable instructions thereon for causing a computer to perform the system of claim 79.~~(amended) The

computer readable medium of claim 71 that further comprises determining the optimal mix of risk transfer products purchases.

84. ~~(new) The system of claim 79 wherein determining the contribution of each element of value and market value factor further comprises the use of predictive models to determine the contribution.~~ (amended) The computer readable medium of claim 83 where the optimal risk transfer product mix is determined using a multi-criteria optimization for the combined normal and extreme scenario.

85. ~~(new) The system of claim 79 wherein determining the contribution of each element of value and market value factor further comprises the use of the best fit predictive model from a tournament of predictive models to determine the contribution.~~ (amended) The computer readable medium of claim 83 where the optimal risk transfer product mix is determined using a linear program for the normal or extreme scenario.

86. ~~(new) The system of claim 79 wherein determining the contribution of each element of value and market value factor further comprises the use of a vector to characterize the performance of each element of value and market value factor.~~ (amended) The computer readable medium of claim 71 that wherein the quantified risk identifies the impact on the organization components of value or the value of the organization.

87. ~~(new) A computer implemented method for managing the assets and liabilities associated with a risk transfer operation, comprising:~~ (amended) The computer readable medium of claim 71 where the market value factors are from the group consisting: commodity prices, inflation rate, gross domestic product, volatility, interest rates, insider trading, consumer confidence, performance against expectations and the unemployment rate.

~~obtaining risk profiles and desired risk transfer programs from all clients;~~

~~forecasting expected income, expected losses and expected reserves associated with implementing all client risk transfer programs;~~

~~adjusting product pricing and reinsurance purchases as required to satisfy regulatory reserve requirements; and~~

~~implementing client risk transfer programs after optional client approval.~~

88. ~~(new) The computer implemented method of claim 87 where swaps of client risks are completed in an automated fashion.~~ (amended) The computer readable medium of claim 71 wherein using data from a variety of systems further comprises mapping the data to a common schema.

89. ~~(new) A computer readable medium having computer executable instructions thereon for causing a computer to perform the system of claim 87.~~(amended) The computer readable medium of claim 88 where the common schema includes elements from the group consisting of metadata, a metadata standard, a data dictionary and a data structure.

90. ~~(new) A computer system for managing the assets and liabilities associated with a risk transfer operation, comprising:~~ (amended) The computer readable medium of claim 88 where the data dictionary defines standard data attributes from the group consisting of account numbers, components of value, currencies, elements of value, units of measure and time periods.

~~means for obtaining risk profiles and desired risk transfer programs from all clients;~~

~~means for forecasting expected income, expected losses and expected reserves associated with implementing all client risk transfer programs;~~

~~means for adjusting product pricing and reinsurance purchases as required to satisfy regulatory reserve requirements; and~~

~~means for implementing client risk transfer programs after optional client approval.~~

91. ~~(new) The computer system of claim 90 where swaps of client risks are completed in an automated fashion.~~ (amended) The computer readable medium of claim 71 wherein the data is transaction data, descriptive data, geospatial data, text data or internet linkage data.